

In re:
Nadia Darbouze
Debtor

Case No. 13-19415-elf
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 15

Date Rcvd: Feb 09, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 11, 2018.

db +Nadia Darbouze, 267 B Shawmont Ave, Philadelphia, PA 19128-4208
13342232 +Green Tree Run Condo Association, 300 Shawmont Ave, Philadelphia, PA 19128-4233
13351374 +Green Tree Run Condominium One Association, c/o CAMCO Management Company,
120 Bethlehem Pike, Fort Washington, PA 19034-1216
13194242 +PHH Mortgage Corporation, D/B/A Coldwell et.al., PHH Mortgage Corporation,
2001 Bishops Gate Blvd, Mount Laurel, NJ 08054-4604
13191094 +PHH Mortgage Corporation, Et al., PHH Mortgage Corporation, 2001 Bishops Gate Boulevard,
Mount Laurel, NJ 08054-4604

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: bankruptcy@phila.gov Feb 10 2018 01:36:02 City of Philadelphia,
City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor,
Philadelphia, PA 19102-1595
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Feb 10 2018 01:35:27
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Feb 10 2018 01:35:50 U.S. Attorney Office,
c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
13192710 EDI: HNDA.COM Feb 10 2018 01:28:00 American Honda Finance Corporation,
National Bankruptcy Center, P.O. Box 168088, Irving, TX 75016-8088, 866-716-6441
13277310 E-mail/Text: bankruptcy@phila.gov Feb 10 2018 01:36:02 City of Philadelphia Law Department,
Tax Unit - Bankruptcy, Municipal Services Building, 1401 John F. Kennedy Blvd., 5th Floor,
Philadelphia, PA 19102-1595
13226915 EDI: ECMC.COM Feb 10 2018 01:28:00 ECMC, P.O. BOX 16408, ST. PAUL, MN 55116-0408
13225860 +E-mail/Text: bankruptcygroup@peco-energy.com Feb 10 2018 01:35:01 PECO Energy Company,
Attn: Merrick Friel, 2301 Market Street, S23-1, Philadelphia, PA 19103-1380
13243287 EDI: PRA.COM Feb 10 2018 01:28:00 Portfolio Recovery Associates, LLC, POB 41067,
Norfolk VA 23541
13313023 +EDI: RESURGENT.COM Feb 10 2018 01:28:00 PYOD, LLC its successors and assigns as assignee,
of Citibank (South Dakota), N.A., Resurgent Capital Services, PO Box 19008,
Greenville, SC 29602-9008
13223784 +EDI: WFFC.COM Feb 10 2018 01:28:00 Wells Fargo Bank, N.A., ATTN: Bankruptcy Dept.,
MAC#D3347-014, 3476 Stateview Blvd., Fort Mill, SC 29715-7203

TOTAL: 10

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

13191868 ##+Rjm Acquisitions Llc, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416

TOTALS: 0, * 0, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 11, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 8, 2018 at the address(es) listed below:

ANDREW SPIVACK	on behalf of Creditor	PHH Mortgage Corporation, Et al. paeb@fedphe.com
ANDREW SPIVACK	on behalf of Creditor	PHH Mortgage Corporation paeb@fedphe.com
D. TROY SELLARS	on behalf of Creditor	PHH Mortgage Corporation D.Troy.Sellars@usdoj.gov
D. TROY SELLARS	on behalf of Creditor	PHH Mortgage Corporation f/k/a Coldwell Banker Mortgage
D.Troy.Sellars@usdoj.gov		
D. TROY SELLARS	on behalf of Creditor	PHH MORTGAGE CORPORATION D/B/A COLDWELL BANKER MORTGAGE
D.Troy.Sellars@usdoj.gov		

District/off: 0313-2

User: admin
Form ID: 3180W

Page 2 of 2
Total Noticed: 15

Date Rcvd: Feb 09, 2018

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

ELLIOT H BERTON on behalf of Defendant Green Tree Run Condominium eberton@suglaw.com
ELLIOT H BERTON on behalf of Counter-Defendant Green Tree Run Condominium One Association
eberton@suglaw.com
ELLIOT H BERTON on behalf of Creditor Green Tree Run Condominium Association
eberton@suglaw.com
ELLIOT H BERTON on behalf of Plaintiff Green Tree Run Condominium One Association
eberton@suglaw.com
GEORGETTE MILLER on behalf of Debtor Nadia Darbouze info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille
rlaw.com;r50524@notify.bestcase.com
GEORGETTE MILLER on behalf of Defendant Nadia Darbouze info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille
rlaw.com;r50524@notify.bestcase.com
GEORGETTE MILLER on behalf of Plaintiff Nadia Darbouze info@georgettemillerlaw.com,
georgettemillerlaw@gmail.com;mlee@georgettemillerlaw.com;gmecfmail@gmail.com;cfink@georgettemille
rlaw.com;r50524@notify.bestcase.com
JEROME B. BLANK on behalf of Creditor PHH Mortgage Corporation, Et al. paeb@fedphe.com
JEROME B. BLANK on behalf of Creditor PHH MORTGAGE CORPORATION D/B/A COLDWELL BANKER MORTGAGE
paeb@fedphe.com
JOSEPH ANGELO DESSOYE on behalf of Creditor PHH Mortgage Corporation paeb@fedphe.com
JOSHUA ISAAC GOLDMAN on behalf of Creditor Wells Fargo Bank, NA as Trustee for Wamu Mortgage
Pass through Certificates Series 2005-PR2 Trust bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
KARINA VELTER on behalf of Creditor Wells Fargo Bank, NA amps@manleydeas.com
KIMBERLY A. BONNER on behalf of Creditor Wells Fargo Bank, NA amps@manleydeas.com
MICHELE L. WECKERLY on behalf of Counter-Defendant Green Tree Run Condominium One Association
MWeckerly@srstlaw.com
PAMELA ELCHERT THURMOND on behalf of Creditor City of Philadelphia pamelathurmond@phila.gov,
james.feighan@phila.gov
RONALD LEE DAUGHERTY on behalf of Counter-Defendant Green Tree Run Condominium One
Association rdaugherty@srstlaw.com
THOMAS I. PULEO on behalf of Creditor Wells Fargo Bank, NA as Trustee for Wamu Mortgage Pass
through Certificates Series 2005-PR2 Trust tpuleo@kmlawgroup.com, bkgroup@kmlawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM C. MILLER on behalf of Trustee WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com,
philaecf@gmail.com
WILLIAM C. MILLER, Esq. ecfemails@ph13trustee.com, philaecf@gmail.com
WILLIAM EDWARD CRAIG on behalf of Creditor American Honda Finance Corporation
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 26

Information to identify the case:

Debtor 1	<u>Nadia Darbouze</u>	Social Security number or ITIN	xxx-xx-2160
	First Name Middle Name Last Name	EIN	__-_____-
Debtor 2		Social Security number or ITIN	_____
(Spouse, if filing)	First Name Middle Name Last Name	EIN	__-_____-
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 13-19415-elf			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Nadia Darbouze

2/8/18

By the court: Eric L. Frank
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.